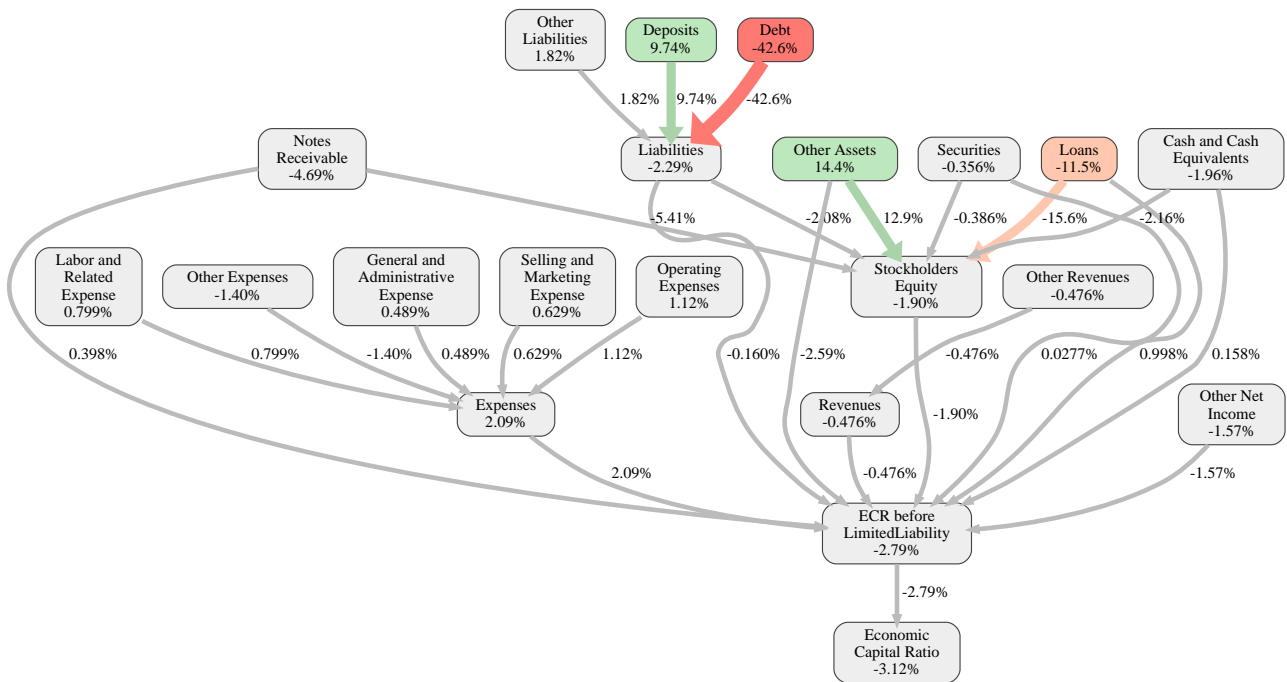




SAVINGS & CREDIT 2021

American Express Credit CORP
Rank 40 of 92





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The relative strengths and weaknesses of American Express Credit CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of American Express Credit CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 14% points. The greatest weakness of American Express Credit CORP is the variable Debt, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 3.1% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	16,428,000
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	24,308,000
Other Compr. Net Income	-12,000
Other Expenses	629,000
Other Liabilities	4,985,000
Other Net Income	0
Other Revenues	830,000
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	24,308,000
Liabilities	21,413,000
Expenses	629,000
Revenues	830,000
Stockholders Equity	2,895,000
Net Income	201,000
Comprehensive Net Income	189,000
BaseVar	23,596,000
ECR before LimitedLiability	7.2%
Economic Capital Ratio	15%